

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12-34475-KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal M Ramirez
fka Crystal m Farre
477 Horizon Drive
Edison, NJ 08817

Social Security No.:
xxx-xx-2499

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge all individual debtors must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

60 days from the first date set for your Meeting of Creditors.

To date the court has not received the above document(s). If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: December 24, 2012
JJW: admi

James J. Waldron
Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Crystal M Ramirez
Debtor

Case No. 12-34475-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: finmgtc

Page 1 of 2
Total Noticed: 3

Date Rcvd: Dec 26, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2012.

db +Crystal M Ramirez, 477 Horizon Drive, Edison, NJ 08817-5711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: leah.bynon@usdoj.gov Dec 26 2012 22:18:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 26 2012 22:18:11 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

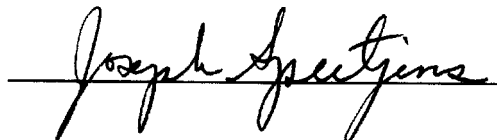
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2012

Signature:



District/off: 0312-3

User: admin
Form ID: finmgtc

Page 2 of 2
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Date Rcvd: Dec 26, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2012 at the address(es) listed below:

Andrea Dobin ecftrusteead@sternslaw.com, NJ55@ecfcbis.com
Michelle Labayen on behalf of Debtor Crystal Ramirez michelle@bankruptcynyc.com,
aim_property@yahoo.com

TOTAL: 2